

## CIVIL COVER SHEET

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON THE REVERSE OF THE FORM.)

**I. (a) PLAINTIFFS**

CYNTHIA PRICE

(b) County of Residence of First Listed Plaintiff \_\_\_\_\_

(c) Attorney's (Firm Name, Address, Telephone Number and Email Address)

Craig Thor Kimmel, Esquire  
Kimmel & Silverman, P.C.  
30 E. Butler Pike  
Ambler, PA 19002  
(215) 540-8888

**DEFENDANTS**

NCO FINANCIAL SYSTEMS, INC.

County of Residence of First Listed Defendant \_\_\_\_\_

NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE LAND INVOLVED.

Attorneys (If Known) \_\_\_\_\_

**II. BASIS OF JURISDICTION** (Place an "X" in One Box Only)

- ☐ 1 U.S. Government Plaintiff ☒ 3 Federal Question (U.S. Government Not a Party)
- ☐ 2 U.S. Government Defendant ☐ 4 Diversity (Indicate Citizenship of Parties in Item III)

**III. CITIZENSHIP OF PRINCIPAL PARTIES** (Place an "X" in One Box for Plaintiff and One Box for Defendant)

- |   | PTF                        | DEF                        |   | PTF                        | DEF                        |
|---|----------------------------|----------------------------|---|----------------------------|----------------------------|
| Citizen of This State                   | <input type="checkbox"/> 1 | <input type="checkbox"/> 1 | Incorporated or Principal Place of Business In This State     | <input type="checkbox"/> 4 | <input type="checkbox"/> 4 |
| Citizen of Another State                | <input type="checkbox"/> 2 | <input type="checkbox"/> 2 | Incorporated and Principal Place of Business In Another State | <input type="checkbox"/> 5 | <input type="checkbox"/> 5 |
| Citizen or Subject of a Foreign Country | <input type="checkbox"/> 3 | <input type="checkbox"/> 3 | Foreign Nation  | <input type="checkbox"/> 6 | <input type="checkbox"/> 6 |

**IV. NATURE OF SUIT** (Place an "X" in One Box Only)

CONTRACT	TORTS	FORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES
<input type="checkbox"/> 110 Insurance <input type="checkbox"/> 120 Marine <input type="checkbox"/> 130 Miller Act <input type="checkbox"/> 140 Negotiable Instrument <input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment <input type="checkbox"/> 151 Medicare Act <input type="checkbox"/> 152 Recovery of Defaulted Student Loans (Excl. Veterans) <input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits <input type="checkbox"/> 160 Stockholders' Suits <input type="checkbox"/> 190 Other Contract <input type="checkbox"/> 195 Contract Product Liability <input type="checkbox"/> 196 Franchise	<b>PERSONAL INJURY</b> <input type="checkbox"/> 310 Airplane <input type="checkbox"/> 315 Airplane Product Liability <input type="checkbox"/> 320 Assault, Libel & Slander <input type="checkbox"/> 330 Federal Employers' Liability <input type="checkbox"/> 340 Marine <input type="checkbox"/> 345 Marine Product Liability <input type="checkbox"/> 350 Motor Vehicle <input type="checkbox"/> 355 Motor Vehicle Product Liability <input type="checkbox"/> 360 Other Personal Injury <b>PERSONAL INJURY</b> <input type="checkbox"/> 362 Personal Injury - Med. Malpractice <input type="checkbox"/> 365 Personal Injury - Product Liability <input type="checkbox"/> 368 Asbestos Personal Injury Product Liability <b>PERSONAL PROPERTY</b> <input type="checkbox"/> 370 Other Fraud <input type="checkbox"/> 371 Truth in Lending <input type="checkbox"/> 380 Other Personal Property Damage <input type="checkbox"/> 385 Property Damage Product Liability	<input type="checkbox"/> 610 Agriculture <input type="checkbox"/> 620 Other Food & Drug <input type="checkbox"/> 625 Drug Related Seizure of Property 21 USC 881 <input type="checkbox"/> 630 Liquor Laws <input type="checkbox"/> 640 R.R. & Truck <input type="checkbox"/> 650 Airline Regs. <input type="checkbox"/> 660 Occupational Safety/Health <input type="checkbox"/> 690 Other <b>LABOR</b> <input type="checkbox"/> 710 Fair Labor Standards Act <input type="checkbox"/> 720 Labor/Mgmt. Relations <input type="checkbox"/> 730 Labor/Mgmt. Reporting & Disclosure Act <input type="checkbox"/> 740 Railway Labor Act <input type="checkbox"/> 790 Other Labor Litigation <input type="checkbox"/> 791 Empl. Ret. Inc. Security Act <b>IMMIGRATION</b> <input type="checkbox"/> 462 Naturalization Application <input type="checkbox"/> 463 Habeas Corpus - Alien Detainee <input type="checkbox"/> 465 Other Immigration Actions	<input type="checkbox"/> 422 Appeal 28 USC 158 <input type="checkbox"/> 423 Withdrawal 28 USC 157 <b>PROPERTY RIGHTS</b> <input type="checkbox"/> 820 Copyrights <input type="checkbox"/> 830 Patent <input type="checkbox"/> 840 Trademark <b>SOCIAL SECURITY</b> <input type="checkbox"/> 861 HIA (1395ff) <input type="checkbox"/> 862 Black Lung (923) <input type="checkbox"/> 863 DIWC/DIWW (405(g)) <input type="checkbox"/> 864 SSID Title XVI <input type="checkbox"/> 865 RSI (405(g)) <b>FEDERAL TAX SUITS</b> <input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant) <input type="checkbox"/> 871 IRS—Third Party 26 USC 7609	<input type="checkbox"/> 400 State Reapportionment <input type="checkbox"/> 410 Antitrust <input type="checkbox"/> 430 Banks and Banking <input type="checkbox"/> 450 Commerce <input type="checkbox"/> 460 Deportation <input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations <input checked="" type="checkbox"/> 480 Consumer Credit <input type="checkbox"/> 490 Cable/Sat TV <input type="checkbox"/> 810 Selective Service <input type="checkbox"/> 850 Securities/Commodities/Exchange <input type="checkbox"/> 875 Customer Challenge 12 USC 3410 <input type="checkbox"/> 890 Other Statutory Actions <input type="checkbox"/> 891 Agricultural Acts <input type="checkbox"/> 892 Economic Stabilization Act <input type="checkbox"/> 893 Environmental Matters <input type="checkbox"/> 894 Energy Allocation Act <input type="checkbox"/> 895 Freedom of Information Act <input type="checkbox"/> 900 Appeal of Fee Determination Under Equal Access to Justice <input type="checkbox"/> 950 Constitutionality of State Statutes

**V. ORIGIN**

(Place an "X" in One Box Only)

- ☒ 1 Original Proceeding ☐ 2 Removed from State Court ☐ 3 Remanded from Appellate Court ☐ 4 Reinstated or Reopened ☐ 5 Transferred from another district (specify) ☐ 6 Multidistrict Litigation ☐ 7 Appeal to District Judge from Magistrate Judgment

**VI. CAUSE OF ACTION**

Cite the U.S. Civil Statute under which you are filing (Do not cite jurisdictional statutes unless diversity):

15 U.S.C SECTION 1692

Brief description of cause:

Fair Debt Collection Practices Act

**VII. REQUESTED IN COMPLAINT:**☐ CHECK IF THIS IS A CLASS ACTION UNDER F.R.C.P. 23

DEMAND \$

CHECK YES only if demanded in complaint:

JURY DEMAND: ☒ Yes ☐ No**VIII. RELATED CASE(S)**

(See instructions):

JUDGE \_\_\_\_\_

DOCKET NUMBER \_\_\_\_\_

Explanation: \_\_\_\_\_

DATE

SIGNATURE OF ATTORNEY OF RECORD

02/20/2013

**IN THE UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**CASE MANAGEMENT TRACK DESIGNATION FORM**

CYNTHIA PRICE	:	
	:	
v.	:	CIVIL ACTION
	:	
	:	NO.
NCO FINANCIAL SYSTEMS, INC.	:	
	:	

In accordance with the Civil Justice Expense and Delay Reduction Plan of this court, counsel for plaintiff shall complete a Case Management Track Designation Form in all civil cases at the time of filing the complaint and serve a copy on all defendants. (See § 1:03 of the plan set forth on the reverse side of this form.) In the event that a defendant does not agree with the plaintiff regarding said designation, that defendant shall, with its first appearance, submit to the clerk of court and serve on the plaintiff and all other parties, a Case Management Track Designation Form specifying the track to which that defendant believes the case should be assigned.

**SELECT ONE OF THE FOLLOWING CASE MANAGEMENT TRACKS:**

- (a) Habeas Corpus – Cases brought under 28 U.S.C. § 2241 through § 2255. ( )
- (b) Social Security – Cases requesting review of a decision of the Secretary of Health and Human Services denying plaintiff Social Security Benefits. ( )
- (c) Arbitration – Cases required to be designated for arbitration under Local Civil Rule 53.2. (X)
- (d) Asbestos – Cases involving claims for personal injury or property damage from exposure to asbestos. ( )
- (e) Special Management – Cases that do not fall into tracks (a) through (d) that are commonly referred to as complex and that need special or intense management by the court. (See reverse side of this form for a detailed explanation of special management cases.) ( )
- (f) Standard Management – Cases that do not fall into any one of the other tracks. ( )

02/20/2013

Date

Craig Thor Kimmel

Attorney-at-law

Plaintiff, Cynthia Price

Attorney for

215-540-8888

Telephone

877-788-2864

FAX Number

kimmel@creditlaw.com

E-Mail Address

**FOR THE EASTERN DISTRICT OF PENNSYLVANIA — DESIGNATION FORM to be used by counsel to indicate the category of the case for the purpose of assignment to appropriate calendar.**

Address of Plaintiff: 50 Kourt Drive, Apt. 19, Eugene, OR 97404

Address of Defendant: 507 Prudential Road, Horsham, PA 10944

Place of Accident, Incident or Transaction: \_\_\_\_\_  
(Use Reverse Side For Additional Space)

Does this civil action involve a nongovernmental corporate party with any parent corporation and any publicly held corporation owning 10% or more of its stock?

(Attach two copies of the Disclosure Statement Form in accordance with Fed.R.Civ.P. 7.1(a))

Yes ☐ No ☒

Does this case involve multidistrict litigation possibilities?

Yes ☐ No ☒

RELATED CASE, IF ANY:

Case Number: \_\_\_\_\_ Judge \_\_\_\_\_ Date Terminated: \_\_\_\_\_

Civil cases are deemed related when yes is answered to any of the following questions:

1. Is this case related to property included in an earlier numbered suit pending or within one year previously terminated action in this court?  
Yes ☐ No ☒
2. Does this case involve the same issue of fact or grow out of the same transaction as a prior suit pending or within one year previously terminated action in this court?  
Yes ☐ No ☒
3. Does this case involve the validity or infringement of a patent already in suit or any earlier numbered case pending or within one year previously terminated action in this court?  
Yes ☐ No ☒
4. Is this case a second or successive habeas corpus, social security appeal, or pro se civil rights case filed by the same individual?  
Yes ☐ No ☒

CIVIL: (Place ☒ in ONE CATEGORY ONLY)

**A. Federal Question Cases:**

1. ☐ Indemnity Contract, Marine Contract, and All Other Contracts
2. ☐ FELA
3. ☐ Jones Act-Personal Injury
4. ☐ Antitrust
5. ☐ Patent
6. ☐ Labor-Management Relations
7. ☐ Civil Rights
8. ☐ Habeas Corpus
9. ☐ Securities Act(s) Cases
10. ☐ Social Security Review Cases
11. ☒ All other Federal Question Cases

(Please specify) 15 U.S.C. § 1692

**B. Diversity Jurisdiction Cases:**

1. ☐ Insurance Contract and Other Contracts
2. ☐ Airplane Personal Injury
3. ☐ Assault, Defamation
4. ☐ Marine Personal Injury
5. ☐ Motor Vehicle Personal Injury
6. ☐ Other Personal Injury (Please specify)
7. ☐ Products Liability
8. ☐ Products Liability — Asbestos
9. ☐ All other Diversity Cases

(Please specify) \_\_\_\_\_

**ARBITRATION CERTIFICATION**

(Check Appropriate Category)

I, Craig Thor Kimmel, counsel of record do hereby certify:

- ☐ Pursuant to Local Civil Rule 53.2, Section 3(c)(2), that to the best of my knowledge and belief, the damages recoverable in this civil action case exceed the sum of \$150,000.00 exclusive of interest and costs;
- ☐ Relief other than monetary damages is sought.

DATE: 02/20/2013

Attorney-at-Law

57100

Attorney I.D.#

NOTE: A trial de novo will be a trial by jury only if there has been compliance with F.R.C.P. 38.

I certify that, to my knowledge, the within case is not related to any case now pending or within one year previously terminated action in this court except as noted above.

DATE: 02/20/2013

Attorney-at-Law

57100

Attorney I.D.#



## PLAINTIFF'S COMPLAINT

## JURISDICTION AND VENUE

2. Jurisdiction of this court arises pursuant to 15 U.S.C. § 1692k(d), which states that such actions may be brought and heard before “any appropriate United States district court without regard to the amount in controversy,” and 28 U.S.C. § 1331 grants this court original jurisdiction of all civil actions arising under the laws of the United States.

3. Defendant conducts business and has its principal office in the Commonwealth of Pennsylvania, and therefore, personal jurisdiction is established.

4. Venue is proper pursuant to 28 U.S.C. § 1391(b)(1).

## PARTIES

5. Plaintiff is a natural person residing in Eugene, Oregon 97404.

6. Plaintiff is a “consumer” as that term is defined by 15 U.S.C. § 1692a(3).

7. In the alternative, Plaintiff is a person granted a cause of action under the FDCPA. See 15 U.S.C. § 1692k(a) and Wenrich v. Cole, 2000 U.S. Dist. LEXIS 18687 (E.D. Pa. Dec. 22, 2000).

8. Defendant is a national debt collection company with its corporate headquarters located at 507 Prudential Road in Horsham, Pennsylvania, 19044.

1           9. Defendant is a “debt collector” as that term is defined by 15 U.S.C. §  
2 1692a(6), and repeatedly contacted Plaintiff in an attempt to collect a debt.

3  
4           10. Defendant acted through its agents, employees, officers, members,  
5 directors, heirs, successors, assigns, principals, trustees, sureties, subrogees,  
6 representatives, and insurers.

7  
8  
9                                   **FACTUAL ALLEGATIONS**

10           10. At all relevant times, Defendant was attempting to collect an alleged  
11 consumer debt and contacted Plaintiff to collect that debt.

12           11. The alleged debt at issue arose out of transactions, which were  
13 primarily for personal, family, or household purposes.

14  
15           12. Plaintiff disputes owing the debt Defendant was seeking to collect, as  
16 she checked her credit report and does not have any debts in collection.

17           13. Beginning in July 2012, and continuing through August 2012,  
18 Defendant repeatedly and continuously contacted Plaintiff on her home telephone  
19 in an attempt to collect a consumer debt.

20  
21           14. During this time, Defendant contacted Plaintiff daily, sometimes  
22 calling her as frequently as twice a day.

23  
24           15. In those instances where Plaintiff did not answer the phone,  
25 Defendant would leave a voicemail message on her home answering machine

1 stating that, "it is an attempt to collect a debt," but Defendant would never provide  
2 her with any information about the alleged debt.

3  
4 16. Desiring to know why Defendant was calling her, Plaintiff would dial  
5 the phone number provided in the messages on her answering machine; however,  
6 Plaintiff was never able to speak with a live person, so she was unable to find out  
7 why Defendant was calling her.

8  
9 17. Lastly, within five days of its initial communication with Plaintiff,  
10 Defendant failed to send Plaintiff written notification advising her of her rights to  
11 dispute the debt and/or request verification as well as providing her with the name  
12 of the creditor and the amount of the debt.

13  
14 18. As a result, Plaintiff did not know anything about the debt Defendant  
15 was seeking to collect.

16  
17 19. Defendant's continuous and repeated calls to Plaintiff were made with  
18 the intention of annoying, abusing, and harassing her.

19  
20 **DEFENDANT VIOLATED THE FAIR DEBT COLLECTION PRACTICES**  
21 **ACT**

22 20. In its actions to collect a disputed debt, Defendant violated the  
23 FDCPA in one or more of the following ways:

24 **COUNT I**  
25

1       21. Defendant's conduct, detailed in the preceding paragraphs, violated  
2 15 U.S.C. §§1692d and 1692d(5).

- 3           a. Section 1692d of the FDCPA prohibits debt collectors from  
4           engaging in any conduct the natural consequences of which is to  
5           harass, oppress or abuse any person in connection with the  
6           collection of a debt.  
7  
8           b. Section 1692d(5) of the FDCPA prohibits debt collectors from  
9           causing a telephone to ring or engaging any person in telephone  
10          conversation repeatedly or continuously with the intent to annoy,  
11          abuse, or harass any person at the called number.  
12  
13          c. Defendant violated §§1692d and 1692d(5) of the FDCPA when it  
14          caused Plaintiff's telephone to ring every day, calling at her  
15          between one (1) to two (2) times each day, with the intent to  
16          annoy, abuse and harass Plaintiff.  
17  
18

19                                   **COUNT II**

20       36. Defendant's conduct, detailed in the preceding paragraphs, violated 15  
21 U.S.C. §1692f.

- 22           a. Section 1692f of the FDCPA prohibits a debt collector from using  
23           unfair or unconscionable means to collect or attempt to collect any  
24           debt.  
25



1 b. Defendant violated §1692f of the FDCPA when it failed to provide  
2 Plaintiff with anything in writing regarding the amount of the debt  
3 and not providing her with an option to speak with a live person to  
4 obtain information about the alleged debt.  
5

6 **COUNT III**

7 37. Defendant's conduct, detailed in the preceding paragraphs, violated 15  
8 U.S.C. §1692g(a).  
9

10 a. A debt collector violates §1692g(a) of the FDCPA by failing to  
11 send to the consumer, within five days after its initial  
12 communication with a consumer in connection with the collection  
13 of a debt, a written notice containing: (1) the amount of the debt;  
14 (2) the name of the creditor to whom the debt is owed; (3) a  
15 statement that unless the consumer, within thirty days after receipt  
16 of the notice, disputes the validity of the debt, or any portion  
17 thereof, the debt will be assumed to be valid by the debt collector;  
18 (4) a statement that if the consumer notifies the debt collector in  
19 writing within the thirty-day period that the debt, or any portion  
20 thereof, is disputed, the debt collector will obtain verification of  
21 the debt or a copy of a judgment against the consumer and a copy  
22 of such verification or judgment will be mailed to the consumer by  
23  
24  
25

1 the debt collector; and (5) a statement that, upon the consumer's  
2 written request within the thirty-day period, the debt collector will  
3 provide the consumer with the name and address of the original  
4 creditor, if different from the current creditor.  
5

- 6 b. Here, Defendant violated §1692g of the FDCPA by failing to send  
7 written notification, within five (5) days after its initial  
8 communication with Plaintiff, advising Plaintiff of her rights to  
9 dispute the debt or request verification of the debt or providing her  
10 with the name of the original creditor and the amount of the debt.  
11

12 WHEREFORE, Plaintiff, CYNTHIA PRICE, respectfully prays for a  
13 judgment as follows:  
14

- 15 a. All actual damages suffered pursuant to 15 U.S.C.  
16 §1692k(a)(1);  
17  
18 b. Statutory damages of \$1,000.00 for the violation of the FDCPA  
19 pursuant to 15 U.S.C. §1692k(a)(2)(A);  
20  
21 c. All reasonable attorneys' fees, witness fees, court costs and  
22 other litigation costs incurred by Plaintiff pursuant to 15 U.S.C.  
23 §1693k(a)(3); and  
24  
25 d. Any other relief deemed appropriate by this Honorable Court.


**DEMAND FOR JURY TRIAL**

PLEASE TAKE NOTICE that Plaintiff, CYNTHIA PRICE, demands a jury trial in this case.

DATED: 02/20/13

RESPECTFULLY SUBMITTED,

KIMMEL & SILVERMAN, P.C.

By:   
CRAIG THOR KIMMEL  
Attorney ID # 57100  
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Ambler, PA 19002  
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